

RCB FINANCIAL CORPORATION

	CPP Disbursement Date 06/19/2009	RSSD (Holding Company) 3923539	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2012 \$ millions	2013 \$ millions	%chg from prev		
Assets	\$164	\$165	0.9%		
Loans	\$106	\$104	-2.1%		
Construction & development	\$22	\$18	-15.8%		
Closed-end 1-4 family residential	\$19	\$20	5.3%		
Home equity	\$6	\$7	15.1%		
Credit card	\$0	\$0			
Other consumer	\$1	\$1	-1.4%		
Commercial & Industrial	\$7	\$9	25.0%		
Commercial real estate	\$47	\$43	-8.2%		
Unused commitments	\$9	\$9	4.6%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$5	\$7	29.9%		
Asset-backed securities	\$0	\$0			
Other securities	\$32	\$32	-1.2%		
Cash & balances due	\$13	\$13	-5.4%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$143	\$141	-1.4%		
Deposits	\$136	\$137	1.4%		
Total other borrowings	\$7	\$3	-54.9%		
FHLB advances	\$7	\$3	-55.2%		
Equity					
Equity capital at quarter end	\$21	\$24	16.6%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	12.6%	13.1%	--		
Tier 1 risk based capital ratio	18.6%	19.6%	--		
Total risk based capital ratio	19.8%	20.8%	--		
Return on equity <sup>1</sup>	2.3%	70.4%	--		
Return on assets <sup>1</sup>	0.3%	9.6%	--		
Net interest margin <sup>1</sup>	3.7%	3.5%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}	28.7%	44.1%	--		
Loss provision to net charge-offs (qtr)	20.1%	0.0%	--		
Net charge-offs to average loans and leases <sup>1</sup>	1.9%	0.3%	--		
<sup>1</sup> Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2012	2013	2012	2013	
Construction & development	33.2%	26.0%	1.2%	0.0%	--
Closed-end 1-4 family residential	3.7%	1.3%	0.2%	0.0%	--
Home equity	2.2%	0.7%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.0%	0.0%	0.0%	0.0%	--
Commercial & Industrial	6.0%	0.0%	0.0%	0.0%	--
Commercial real estate	3.8%	3.2%	0.4%	0.3%	--
Total loans	10.1%	6.3%	0.5%	0.1%	--